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APPLICATION N	10.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/731,344	-	12/06/2000	Joseph Thomas O'Neil	2000-0434	9192	
26652	7590	10/12/2004		EXAMINER		
AT&T CORP.				FULTS, RICHARD C		
P.O. BOX 4110 MIDDLETOWN, NJ 07748				ART UNIT	PAPER NUMBER	
	,			3628		
				DATE MAILED: 10/12/2004		

Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No. Applicant(s)							
		09/731,344	O'NEIL, JOSEPH	THOMAS	Of				
	Office Action Summary	Examiner	Art Unit						
		Richard Fults	3628		_				
Period fo	The MAILING DATE of this communication app or Reply	ears on the cover sheet v	with the correspondence ad	dress					
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).									
Status									
1)🖂	Responsive to communication(s) filed on 30 Ju	ne 2004.							
2a)⊠	This action is FINAL . 2b) This action is non-final.								
3)□	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.								
Disposit	ion of Claims								
5)□ 6)⊠ 7)□	4) Claim(s) 1-3,5-8,20 and 22 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) Claim(s) is/are allowed. 6) Claim(s) 1-3, 5-8, 20, and 22 is/are rejected. 7) Claim(s) is/are objected to. 8) Claim(s) are subject to restriction and/or election requirement.								
Applicati	ion Papers								
9)[The specification is objected to by the Examine	r.							
10)☐ The drawing(s) filed on is/are: a)☐ accepted or b)☐ objected to by the Examiner.									
	Applicant may not request that any objection to the	drawing(s) be held in abeya	ance. See 37 CFR 1.85(a).						
11)	Replacement drawing sheet(s) including the correct The oath or declaration is objected to by the Ex								
Priority ι	under 35 U.S.C. § 119								
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 									
Attachmen									
	e of References Cited (PTO-892) of Draftsperson's Patent Drawing Review (PTO-948)		Summary (PTO-413) o(s)/Mail Date						
3) 🔲 Infor	mation Disclosure Statement(s) (PTO-1449 or PTO/SB/08) or No(s)/Mail Date		Informal Patent Application (PTO)-152)					

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DETAILED ACTION

An amendment was received which canceled claims 4, 9-19, and 21. Accordingly claims 1-3, 5-8, 20, and 22 are being considered on their merits.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

1. Claims 1-3, 5-8, 20, and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ogasawara (US 6,512,919 B2) (hereinafter Oga) in view of Seiderman (US 5,850,599 A) (hereinafter Abe).

Oga discloses (see at least columns 1-30, but in particular columns 1-18) all the steps, methods, systems, and means described in claims 1-22, including receiving a service, requesting charges associated with said service, receiving and displaying said charges, transmitting payment using a mobile wireless terminal, receiving confirmation of payment, wherein said merchant does not receive payment information of said user, receiving an approval of the charges from the user, including payment information, a memory device storing a program, and a processor to do all of the above. Oga does not specifically teach non-disclosure of payment information to the merchant.

Abe discloses (see at least columns 1-36, but in particular columns 1-20) a credit card clearance center that accepts the credit card payment and transmits the payment to the merchant, thus rendering it unnecessary for the merchant to have any knowledge of the

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user's payment information except for the dollar amount and identification of the purchased service.

Because it would have been common sense and advantageous and would have provided a more comprehensive and efficient system of accepting credit card payments it would have been obvious to one skilled in the art at the time of the invention to have been aware of Abe's disclosure and incorporated it into the invention of Oga, to have added the teachings of Abe to those of Oga, and to have added the those of Oga to Abe for the same reasons.

2. Response to Applicant's Arguments

The 101 rejection has been withdrawn due to the cancellation of the claims affected. Regarding the issue of a "merchant wireless server for storing information regarding customer identification", see columns 5 and 6 of Oga. The issue of receiving payment without receiving payment account information was already covered in the first action under the teaching of Abe.

3. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard Fults whose telephone number is 703-305-5416. The examiner can normally be reached on weekdays from 8:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough, can be reached on (703)-305-0505. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

RCF

10/4/2004

FRANTZY POINVIL
PRIMARY EXAMINER

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